

EXHIBIT B

Renee L. McCray
109 Edgewood Street
Baltimore, MD 21229
CERTIFIED MAIL #: 7010 1670 0001 9680 4952

December 21, 2011

Ben Holtrop
Executive Mortgage Specialist,
Office of the President
Wells Fargo Home Mortgage
MAC X2302-02J
1 Home Campus
Des Moines, IA 50328-001

Reference: Property Address: 109 Edgewood St., Baltimore, MD 21229
Loan No. 0199507104

Dear Mr. Holtrop:

This correspondence is in response to your letter dated December 15, 2011 concerning the complaint I filed with the State of Maryland Attorney General's Office, which was forwarded to the Office of the Comptroller of the Currency (OCC).

I must admit I am extremely disappointed in Wells Fargo response since the agency that governs Federal Banks; the OCC issued a Consent Order to Cease and Desist "Unsafe and Unsound" practices in regards to servicing residential mortgages. To my dismay, I believed once I made the complaint with the OCC your office would comply by disclosing the information I have been requesting for the past 6 months.

It is still unclear to me in your past correspondence and in this response – you stated Freddie Mac is the investor. Each time I made a request from your office concerning whether or not my note has been sold, assigned or transferred, your office response is the same by stating the Federal Home Loan Mortgage Corporation was the investor. Since I am a lay person and not a banker or mortgage lender I do not understand the term "investor". I am confused by the information you provided, so would you please clarify:

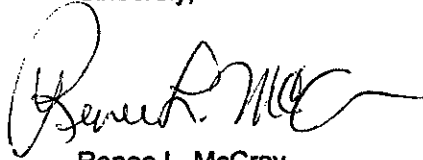
1. You stated "The investor for this loan is Freddie Mac" are you saying Freddie Mac is the "Holder" of the promissory note I signed with American Home Mortgage dated October 7, 2005?
2. If Freddie Mac is the "Holder" of the promissory note, what was the date that the note was sold, assigned or transferred from American Home Mortgage to Freddie Mac?
3. You stated that "MERS continues to hold the mortgage lien on behalf of the beneficial note holder and servicer." Again, is Freddie Mac the "note holder"?
4. Also, you stated WFHM provides servicing of loans for investors, so are you saying WFHM only have an interest or responsibility in providing service on behalf of the investor?

5. You stated "There will be no other assignment", what does that mean?
6. You also stated, "although we are providing this information, Freddie Mac will more than likely refer you back to WFHM to answer any questions about the loan..." well if I cannot contact Freddie Mac, who do you suggest I ask?

As I stated above I am completely confused with the explanations I have been receiving from your office concerning my loan would you please respond to the above questions.

Again as I stated to you in my letter dated December 10th, to date, I have written numerous letters to Wells Fargo Home Mortgage, a complaint to the Attorney General Office for the State of Maryland and the Office of the Comptroller of Currency. I find it unreasonable and unfortunate that customers of Wells Fargo Home Mortgage have to take this course of action in order to receive full disclosure of their individual account information to no avail. This process has been extremely frustrating and stressful. Since the OCC was my last recourse to urge Wells Fargo to respond to my request to verify the above, this is also notice that this debt is officially in dispute. Therefore, I will be pursuing this matter as you suggested by filing a lawsuit. Thank you for all your assistance.

Sincerely,

A handwritten signature in black ink, appearing to read "Renee L. McCray", with a long horizontal flourish extending to the right.

Renee L. McCray

Cc: Office of the Comptroller of the Currency



Date: 12/27/2011

RENEE MCCRAY:

The following is in response to your 12/27/2011 request for delivery information on your Certified Mail(TM) item number 7010 1670 0001 9680 4952. The delivery record shows that this item was delivered on 12/27/2011 at 05:39 AM in DES MOINES, IA 50306 to J MILLER. The scanned image of the recipient information is provided below.

Signature of Recipient:

A scanned image of a signature. The top part shows a handwritten signature "Joann Miller" in cursive. Below it, a printed name "Joann Miller" is visible within a rectangular box.

Address of Recipient:

A scanned image of an address label. It shows a printed name "W F JOHNSON" within a rectangular box.

Thank you for selecting the Postal Service for your mailing needs. If you require additional assistance, please contact your local Post Office or postal representative.

Sincerely,

United States Postal Service